

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Yoan Henriquez

Debtor(s)

Case No. 20-12166-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2020.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/24/2021.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,006.55.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,400.00
Less amount refunded to debtor	\$20,656.00

NET RECEIPTS: **\$1,744.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,744.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,744.00**

Attorney fees paid and disclosed by debtor: \$1,102.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	10,600.44	10,600.44	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	10,465.78	10,465.78	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	1,122.54	1,122.54	0.00	0.00
BANK OF AMERICA	Secured	NA	49,835.01	NA	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	160,291.48	160,291.48	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	35,264.27	35,264.27	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	66,904.12	66,904.12	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	59,398.63	59,398.63	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	13,247.11	13,247.11	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	81,597.98	81,597.98	0.00	0.00
BMO HARRIS BANK NA	Secured	NA	59,398.63	26,131.55	0.00	0.00
CITIBANK NA	Unsecured	NA	3,124.76	3,124.76	0.00	0.00
CITIZENS BANK NA	Secured	NA	14,617.65	NA	0.00	0.00
ENGIS COMMERCIAL FINANCE CO	Unsecured	NA	178,025.56	178,025.56	0.00	0.00
ENGIS COMMERCIAL FINANCE CO	Unsecured	NA	22,212.04	22,212.04	0.00	0.00
FINANCIAL PACIFIC LEASING LLC	Unsecured	NA	37,839.95	NA	0.00	0.00
JONESTOWN BANK & TRUST CO	Secured	NA	6,536.03	NA	0.00	0.00
MERCEDES-BENZ FINANCIAL SERVICES	Unsecured	NA	75,118.09	75,118.09	0.00	0.00
MERCEDES-BENZ FINANCIAL SERVICES	Unsecured	NA	52,823.08	52,823.08	0.00	0.00
MINTAKA FINANCIAL, LLC	Unsecured	NA	40,637.21	40,637.21	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	81,290.15	782.77	0.00	0.00
PNC EQUIPMENT FINANCE, LLC	Unsecured	NA	14,691.75	14,691.75	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	792.29	792.29	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,570.34	2,570.34	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	878.97	878.97	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	237.00	237.00	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	NA	9,147.57	9,147.57	0.00	0.00
US BANK NA	Unsecured	NA	5,874.35	5,874.35	0.00	0.00
WELLS FARGO BANK	Unsecured	NA	11,481.26	11,481.26	0.00	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	NA	12,366.73	12,366.73	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$782.77	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$26,131.55	\$0.00	\$0.00
TOTAL SECURED:	\$26,914.32	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,147.57	\$0.00	\$0.00
TOTAL PRIORITY:	\$9,147.57	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$859,725.78	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,744.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,744.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/02/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.